

Good Afternoon, my name is Edmond Mone, I am the First Selectman of Thomaston and I stand before you in opposition to SB 763. My opposition is not because I am unsympathetic to the tragedies that public servants may encounter or the impact that may occur to their psychological well-being, but rather that of the impact a potential unfunded mandate that could place on municipalities both financially as well as through the disruption in staffing for an undefined time frame. Additionally one must consider the potential impact on the workers compensation insurance market as a result of this proposed action.

To begin, at this point in time we do not know what impact this may have on insurance premiums. Previously, the Legislature had considered the cost of Workers Compensation and the impact it had on Municipal Government and industry and as such removed from the insurance mandates coverage such as now is being considered. An action to restore this would be counterproductive to that of your predecessors who saw the wisdom of this cost reduction measure. Yet another costly aspect would be the overtime needed to fill the vacancy without replacing the injured party indefinitely as this injury cannot be objectively evaluated. At the minimum the state should require a study be done to determine this impact prior to implementation.

Many Municipalities in Connecticut consist of small employee groups, hence any large claim will adversely effect that groups rating and cause their premium to be negatively impacted for an extended period. Lastly, Insurance Companies are in business to make a profit. If they are unable to do so in Connecticut due to expensive insurance mandates they will cease to do business here. Less completion equals higher rates. One only needs to look at Rhode Island where due to this type of mandate national insurance companies will no longer offer workers compensation coverage. Coverage now is being provided by a single cooperative. No competition at all.

If this august body sees fit to bring about this form of coverage, then I would suggest that they approach it in the same manner as they have the "Cancer Presumption" mandate by creating a separate state fund to provide this form of workers protection.

Thank you for the opportunity to present a municipal leaders point of view.